

Certificate Number: 03621-PAW-DE-039114534

Bankruptcy Case Number: 19-70533



03621-PAW-DE-039114534

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 2, 2024, at 8:45 o'clock AM EST, Zachary Severns completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 2, 2024 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor